Social Research Series

Paper No. 2

Left Poor by the Market:
A look at family poverty and earnings

Grant Schellenberg and David P. Ross

CANADIAN COUNCIL ON SOCIAL DEVELOPMENT

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Grant Schellenberg and David P. Ross

Centre for International Statistics at the
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Introduction

Since the 1980s, Canadian governments have been shifting responsibility for family economic and social security away from themselves and onto families and individuals. As governments continue to cut back their support for social security programs that were developed throughout the postwar period, families have been pressured to increase their financial self-reliance through their own market earnings. But a heavier reliance on the marketplace begs the question of whether the private sector can actually deliver enough jobs, with adequate earnings, to provide security for all families.

Swamped by deficit reduction pressures and buoyed by ideological faith and assumptions, the true costs and benefits of this important shift in public policy have not been properly examined. The assumption behind reduced government spending is that it will lead to reduced interest rates which will, in turn, stimulate well-paying jobs in the private sector. The effects of these jobs will then "trickle down" in quantities adequate to replace the cuts in public sector employment and the reduced social benefits. There is a further assumption that a depleted social safety net, combined with lower taxes, will provide the necessary "carrots and sticks" for job creation and higher employment rates.

However, to assess the full impact of this greater reliance on the marketplace, it is necessary to know how well various types of families are able to support themselves entirely on their labour market activities. To do so, this report examines the market earnings of various types of low-income families in Canada. Current data enable us to examine changes in these families' incomes, both including and excluding the portion that comes from government income security programs.

This approach provides only an approximation, however. Survey data can tell us what family incomes would look like today if we deducted the income they received from government benefits, but the data cannot reveal what behavioural changes might result from the withdrawal of these benefits, which would, in turn, affect future earnings. Also, an assumption of zero, or markedly reduced, government income benefits would mean a sharply changed role for government, as well as different levels and patterns of public taxation and spending. And these changes would have a subsequent impact on the workings of the private economy, employment and earnings.

With these limitations noted, this report attempts to identify the value of public spending on income security programs for low-income families by measuring the amount of their income that is derived from the marketplace, in comparison to income from government transfers (through tax measures and direct income support programs). In this way, we can estimate what the impact of reduced government transfers would be on low-income families in Canada. The report looks at the most recent data on incomes (1994), and compares changes in the market earnings of low-income families between 1984 and 1994. To guide the discussion of policy options, the report also examines the reasons why some families' incomes from marketplace activities were low.

Methodology

The most common and widely accepted statistical measure of poverty in Canada is based on Statistics Canada's low income cut-offs (LICOs).[1] These cut-offs are determined by the proportion of total income an average Canadian family spends on food, clothing and shelter. Statistically, a family is considered to be *low-income* if it spends significantly more (at least 20 percentage points more) of its income on these three essentials than the average Canadian family. In the tables in this report, LICOs are used to estimate both total poverty and market poverty. The actual value of the LICOs and the total number of poor correspond to those found in Statistics Canada's publications.[2]

Our description and analysis differs from those of other reports, however, in that we estimate the number of families who were left poor *before* public transfers and program benefits were considered. In other words, we try to answer the question: If households received only market earnings, how many would fall below the LICO, and by how much? [3]

For the purposes of this analysis – and in accordance with the standard LICO calculations used by Statistics Canada – the "economic family" unit is used. That is, a family is defined as any household comprised of two or more persons sharing a dwelling who are related by blood, marriage or adoption. This includes extended families who live together and people living in common-law relationships.

We further restrict our examination to families where the adults were of working age (15 to 64 years). Families with adults over the age of 65 were excluded because their labour market involvement is limited. It should also be noted that persons living outside economic families – what Statistics Canada refers to as "unattached individuals" – were also excluded from this analysis, not because they are unimportant, but because we wished to concentrate solely on families, both with and without children. A similar analysis of unattached individuals could, and should, be undertaken.

A Portrait of Market Poverty and Total Poverty in Canada, 1994

A Comparison of Market[4] and Total Poverty

The extent of poverty

A brief snapshot of poverty in 1994 is provided in Table 1. It shows that if market earnings alone were considered, almost 1.6 million Canadian families (or 22.8 per cent) would have been poor. After government transfers are factored in, 14.6 per cent, or a total of one million families remained poor.[5]

The depth of poverty

On average, earnings and government transfers left poor families far below the poverty line. The "depth" of poverty in 1994 was reflected in the *average market poverty gap* of $13,845, which indicates the shortfall that resulted from insufficient earnings. The smaller *average total poverty gap* of $8,145 indicates the shortfall after income from all sources (including government transfers) was taken into account. In both cases, the gap indicates how much additional money was needed to raise the average poor family up to the poverty line. Looking just at earnings, the amount of the gap indicates that the average market-poor family needed to earn $1,100 more each month just to achieve a poverty-level standard of living.

Table 1
Poverty among Working-age* Families, Canada, 1994

	Market Poor	Total Poor
Per cent of families	22.8	14.6
Number of families	1,557,000	1,000,000
Average poverty gap	$13,845	$8,145
Total poverty gap (billions)	$21.6	$8.1

* Working-age families are those in which the head and spouse (if present) are both less than 65 years of age.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

The total poverty gap

Table 1 also indicates how much money would have been required in 1994 to raise the incomes of *all* poor families up to the poverty line. If government transfers and benefits are excluded, the total amount needed to raise all market-poor families up to the poverty line would be $21.6 billion. If income from government supports is included, the bill to eliminate the total poverty gap would be $8.1 billion.

Summary

The evidence is clear and unequivocal: In the absence of government income supports, many more Canadian families would be left poor by the marketplace. Poverty rates among families would be 56 per cent higher – there would be an additional 557,000 poor households. And the depth of poverty for the average poor family would jump by 70 per cent – or $5,700. In short, government transfers and benefits rescued 557,000 families from market poverty in 1994, and brought the incomes of other poor families a little closer to the poverty line.

If the current policy strategy fails – that of requiring families to rely more heavily on market earnings in the face of governments cut-backs – a large number of Canadian families will lose ground. Such a strategy can succeed only if the marketplace can provide a far greater number of jobs than is currently the case, and if considerable modifications are made to our labour market institutions and to such social supports as child care. Until enough well-paying jobs are generated and such labour market modifications are made, public income support – as long as it exists – will continue to play a crucial role in decreasing both the extent and depth of poverty among working-age families.

Why Families are Market Poor

Market-poor families do not all fall below the poverty line for the same reasons. Consequently, the elimination of market poverty requires a range of actions. Our statistical resources allow us to examine three basic causes of market poverty:

- low wages;
- unemployment;
- periods of time people spend outside the labour force, neither employed nor actively seeking work.[6]

We have tried to categorize market-poor families according to these three causes in order to assess the relative importance of each, and to point to appropriate policy responses. To facilitate this analysis, we have placed adults in market-poor families into groups according to their labour market status, which closely corresponds to the three broad causes of market poverty.

1. In the first category are people who were *employed for a full-year*, that is, people who held paid employment for 49 weeks or more during the year. Low wages were the main cause of market poverty for this group.

2. People in the second category were *unemployed full-year or part-year*, that is, they were in the labour force for 49 weeks or more, but were unemployed for some portion of that time. These people demonstrated a commitment to finding paid work, but because they did not have stable employment they were left poor by the market. During their periods of employment, low wages may also have contributed to their poverty status.

3. The third category consists of people who were only in the labour force *for part of the year* (between 1 and 48 weeks). Their market poverty was likely due to a combination of

low wages, unemployment, and difficulties they encountered trying to enter the labour market.

4. In the final category are people who were *out of the labour force for the entire year*. Their market poverty was a result of either their inability to secure paid employment or a decision not to seek paid work. They may have been unable to enter the labour market due to a lack of appropriate job skills, their geographic location, or a disability. Or, they may have had adequate skills, but needed special services such as child or elder care, transportation services, or special workplace adjustments. Their decision not to seek work could also have been due to retirement or full-time school attendance.

For this analysis, market-poor families are further classified according to two broad family types:

- husband and wife families, including both those with and without children living at home;
- lone-parent families, of whom 90 per cent were headed by women.

The unit of analysis throughout this section is *market-poor families*, but since dual-earner families are the norm today, it is important to examine separately the labour force status of each adult in the family. Because there are so many possible combinations of labour force status for husband/wife families, it would be meaningless to identify these families by the labour force status of only one of the adults. A summary of the labour force activities of husbands, wives and lone parents is presented in Table 2.

Husbands

Nearly one-third of all husbands in market-poor families were employed either full- or part-time throughout the entire year, but these men's wages were too low to raise the family income up to the poverty line, even when combined with contributions from their spouses.

Another 35 per cent of husbands in market-poor families were in the labour force throughout the year, but they experienced one or more periods of unemployment. For those with infrequent or short periods of unemployment, low wages were the most important cause of their market poverty. For those with frequent or lengthy spells of unemployment, a lack of paid work, rather than low wages, was the primary cause of their market poverty.

Only 10 per cent of all husbands in market-poor families were in and out of the labour force for varying portions of the year. For these men, market poverty could be attributable to any combination of low wages, unemployment, and periods of time outside the labour force.

One-quarter of all husbands in market-poor families were out of the paid labour force for the entire year. That is, at no point during the year were these men engaged in or actively looking for paid employment. Illness or disability, school attendance, family responsibilities, or retirement may have made these men unavailable for or unable to take paid employment. A more detailed look at these reasons is provided below.

Table 2
Labour Market Status of Adults in Market-poor Families, Canada, 1994

	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent*
% employed full-year	30	22	18
% unemployed full/part-year	35	19	23
% not in labour force part-year	10	13	13
% not in labour force all year	25	46	46
Total	100%	100%	100%
# employed full-year (000s)	274	200	82
# unemployed full/part-year	323	172	108
# not in labour force part-year	88	120	63
# not in labour force all year	230	423	215
Total	914	914	468

* In 1994, 90 per cent of lone parents in market-poor families were women.
"Other" families (i.e., those which were not husband/wife or lone-parent families) were not included in Table 2, although they were included in Table 1. Consequently, the total number of families in the two tables do not correspond.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Wives

Involvement in the labour force for wives in market-poor families was considerably different than for husbands. The largest proportion of wives in market-poor families – 46 per cent – were out of the paid labour force for the entire year. An additional 13 per cent were out of the labour force for a portion of the year. Altogether, almost six of every 10 wives in market-poor families were unavailable for or unable to take paid work at some point during the year. As shown later, this was due mainly to their household and family responsibilities.

Roughly one-fifth of all wives in market-poor families were employed throughout the entire year. In such cases, their poverty-level incomes were due mainly to low wages and their part-time work status. Another fifth of all market-poor wives were in the labour force all year, but they experienced at least one period of unemployment. Their market poverty may have been the result of low wages or a lack of work, depending upon the frequency and length of their periods of unemployment.

A much smaller proportion of wives than husbands who were full-year labour force participants reported any unemployment – 19% compared to 35%. One possible explanation for this may be that when women were faced with periods of unemployment, they were more likely than men to identify themselves as homemakers who were temporarily "out of the labour force," rather than as unemployed workers "actively seeking employment."

Lone parents

As mentioned earlier, among lone-parent families that were market-poor in 1994, 90 per cent were headed by women. Their labour market patterns closely resembled those of wives in two-parent families. Nearly 60 per cent of lone parents were outside the labour force for all or part of the year. And as with the wives, many lone parents cited their household and family responsibilities as reasons for this. Less than one-fifth (18 per cent) of lone parents were employed year-round, and 23 per cent were in the labour force but spent part of the year unemployed. For these labour force participants, low wages and a lack of stable work were equally responsible for their market poverty.

Summary

These factors contributing to market poverty reveal a considerably different picture for men than for women. For the men, market poverty was not a result of their lack of access to the labour market, but rather due to problems they encountered once in the labour force, such as working for low wages and suffering from periods of unemployment. In 1994, fully two-thirds of all husbands in market-poor families – representing 600,000 households – were in the labour force all year. For these families, the creation of stable and well-paying jobs is imperative if society expects them to derive enough income from the marketplace to rise above a poverty-level standard of living.

Access to the labour market was much more of a problem for poor women than it was for poor men. Women's traditional responsibilities for child care and domestic labour appeared to limit their ability to take on paid employment. Measures such as providing access to affordable child care would improve women's ability to get into the labour market, and would probably assist them in reducing their market poverty. However, because about 40 per cent of wives and lone parents from market-poor families were already full-year labour force participants, access to the labour market was not the only reason for their poverty status. As with men, women's low wages and their periods of unemployment were also important reasons for their poverty-level incomes.

A More Detailed Look at Contributing Factors

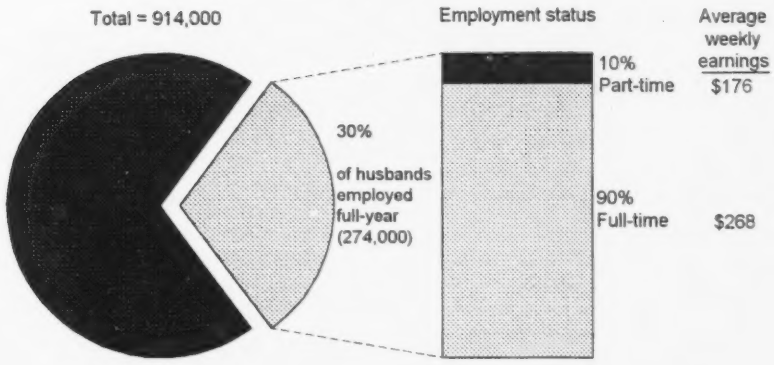
To this point, our findings have provided an overview of the main contributing factors to market poverty: low wages, unemployment, and exclusion from the labour force. Each of these factors now warrant closer scrutiny.

Low wages

Even if at least one adult in the household held a job throughout the year, many families remained market poor. This finding seems contrary to conventional wisdom: surely anyone employed for a full year would not be poor. Unfortunately however, too many jobs offer low rates of pay and some are available on a part-time basis only. Furthermore, a given wage provides diminishing anti-poverty protection as the worker's family size increases, because employers do not adjust wages according to the number of dependents a worker must support. A wage that adequately supports a single individual may be insufficient to support a family of three or four.

Chart 1

Husbands in Market-poor Families, Employed Full-year, Canada, 1994



Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Table 3 provides a detailed profile of adults in market-poor families who were employed full-time or part-time for all of 1994. Virtually all of the husbands in these families – 90 per cent – held full-time jobs. Low wages, not part-time hours, were the most significant contributors to their market poverty. The average gross earnings for husbands working full-time for a full year were only $268 per week. The equivalent hourly wage, if we assume they worked 40 hours per week, was only $6.70 per hour. Over a year, this translates into gross annual earnings of $13,400 (assuming a work year of 50 weeks), which is below the poverty line for a single individual, let alone a family. And part-time workers fell even further below the poverty line, with average gross annual earnings of only $8,800.

Table 3
Labour Market Activities of Adults in Market-poor Families, Employed Full-year, Canada, 1994

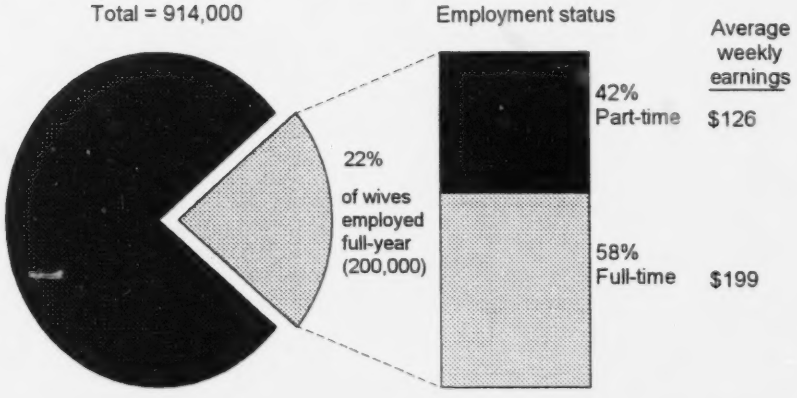
	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent
EMPLOYED FULL-YEAR			
% of all adults in market-poor families	30	22	18
% employed full-time, full-year	90	58	66
% employed part-time, full-year	10	42	34
Average Weekly Earnings:			
Full-time, full-year workers	$268	$199	$282
Part-time, full-year workers	$176	$126	$168

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

The 22 per cent of wives in market-poor families who were employed all year had lower earnings than their husbands. Of these, more than half held full-time jobs, with average gross earnings of $199 per week – 74 per cent of the weekly earnings of husbands. This resulted in an average hourly wage of $5.00 and gross annual earnings of $9,950.

Chart 2

Wives in Market-poor Families, Employed Full-year, Canada, 1994



Source:Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Thus, an average market-poor family in which *both* the husband *and* the wife were employed full-time for the whole year had a combined gross income of $23,350 per year – well below the poverty line of $25,668 for a couple with one child living in a large city. If the wife was employed only part-time, the family's annual gross earnings would drop to $19,700 – or $6,000 below the poverty line.

As was noted earlier, less than one-fifth of market-poor lone parents were employed throughout the year; two-thirds of this group held full-time jobs, the other third worked part-time. Average gross annual earnings of a lone parent working full-time and full-year in 1994 were $14,100 – well under the poverty line of $20,639 for a lone parent with one child living in a large city. And as with husband/wife families, low wages were the major cause of market poverty among lone parents who had employment all year.

In summary, about 250,000 husband/wife families in Canada were market poor in 1994, despite the fact that the husbands were employed full-time for the full year. In 90,000 of these families, the wives were also employed for the full year, and in another 50,000 families, the wives worked for at least part of the year. An additional 50,000 families headed by lone parents who worked full-time and full-year were also market poor in 1994.

It would be unrealistic to expect the adults in these families to become more self-reliant through increased labour market activities alone. Many husband/wife families were already bearing a conventional "full employment load." In order to earn more income from the marketplace, one or more of the adults in these families would have needed to take on a second job, or to work overtime if such hours were available. In two-parent households where only one adult was working for pay, the second adult would also have had to find paid employment in order to raise the family's market income. Yet in the absence of affordable child and elder care, this would not have been possible in families where young children or other family members were at home. These data suggest that the primary way to eliminate market poverty for such families is not to try to coerce the adults into shouldering more paid working hours, but rather to offer them higher wages and affordable family support services.

Unemployment

In addition to low wages, a shortage of stable jobs contributed significantly to market poverty. Table 4 provides a summary of information about adults in market-poor families who were in the labour force for the entire year, but were unemployed for some portion of it. It is possible that *even if* these workers were employed for the entire year, some would still be poor. However since they did suffer periods of unemployment, we can attribute their market poverty to a lack of paid work. Clearly, providing a greater number of jobs is the first step in eliminating market poverty for adult family members who were actively seeking work but could not find it. If those people worked for the full year, and still were poor, then the issue of the adequacy of their wages would need examination.

Thirty-five per cent of husbands in market-poor families were in the labour force in 1994 but were unemployed for some portion of the year. Virtually all of these husbands – 96 per cent – were unemployed for more than 10 weeks, and two-thirds were unemployed for more than half the year, either continuously or through multiple periods of unemployment. On average, husbands in this group were unemployed for 34 weeks. Even if these men were paid adequate wages during their weeks of employment – 18 weeks, on average – they would still have been unable to earn enough money to keep the family income above the poverty line.

Table 4
Labour Market Activities of Adults in Market-poor Families, Unemployed Full/part-year, Canada, 1994

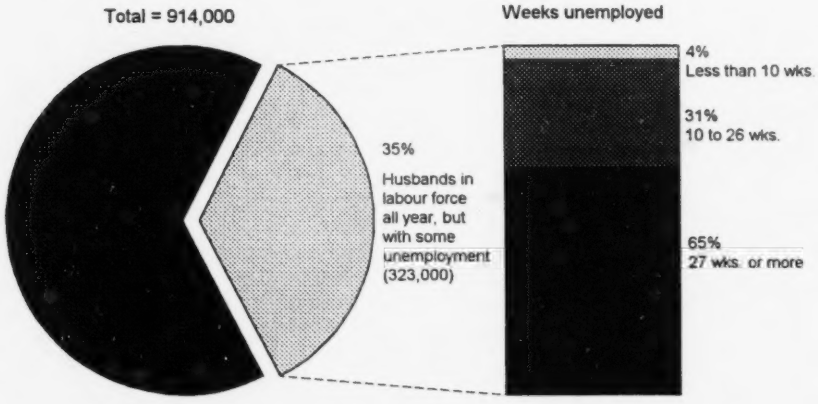
	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent
UNEMPLOYED FULL/PART-YEAR			
% of all adults in market-poor families	35	19	23
% unemployed more than 10 weeks	96	94	95
% unemployed more than 26 weeks	65	65	71
Average weeks employed	18	18	15
Average weeks unemployed	34	34	37
Total	52	52	52

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

The data on wives in market-poor families are almost identical to that on husbands, except that a smaller proportion of wives than husbands were in the labour force but unemployed for part of the year – 19% compared to 35%. Virtually all the wives in this group – 94 per cent – were unemployed for more than 10 weeks, and two-thirds sought jobs for more than half the year. As with the husbands, a lack of jobs and not low wages was the primary contributor to their market poverty. The data for lone-parents were similar to those for wives.

Chart 3

Husbands in Market-poor Families, Unemployed Full/part-year, Canada, 1994



Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

In summary, nearly 400,000 husband/wife families in 1994 were market poor because either the husband or the wife sought but could not find work for all or part of the year. A further 110,000 lone-parent families were market poor because the supporting adult was unemployed for all or part of the year. These data suggest that if Canadian families are to be expected to derive a smaller share of their income from government transfers and a larger share from the marketplace, job creation efforts will be imperative.

The long periods of unemployment experienced by some adults in market-poor families indicates that their ability to find employment may be limited by a lack of marketable job skills or other obstacles. Recent work by Statistics Canada underscores the links between lower levels of literacy and a greater likelihood of unemployment.[7] As the OECD has pointed out, the chances of finding paid employment may also be diminished by long spells of joblessness, since these often lead to a deterioration of skills, experience, self-confidence, and other elements of "human capital."[8] Active labour market programs aimed at education, retraining, counselling and job placement could help to reintegrate those having employment difficulties back into the labour force – if jobs are available for them.

Periods of time spent outside the labour force

In addition to low wages and periods of unemployment, some families suffer market poverty because an adult worker is unable to engage in, or actively seek, paid work for all or part of the year.

People excluded for part of the year

Table 5 provides information about adults who were out of the labour force for part of 1994. Among this group, husbands were employed for an average of 18 weeks; they were unemployed (seeking work) for nine weeks, and out of the labour force for an average of 25 weeks. Wives and lone parents were out of the labour force for more than half the year – 29 weeks, on average. The exclusion of these people from the labour force, rather than low wages or official unemployment,[9] was the likely cause of their families' market poverty.

Table 5 provides further information on people's main activities during the time they spent out of the labour force. These activities should not necessarily be interpreted as *the* reason that people left the labour force. In some cases, however, the activity may well have been a motivating factor: for example, in the case of students who wished to return to school, women who left the labour force to raise children or care for other family members, and older workers who voluntarily took early retirement. In other instances, the activity may have been a reaction to circumstances, rather than a motivating factor. Students forced out of the labour market may have reluctantly decided to further their studies; mothers faced with layoffs or low wages may have decided to focus on household and family responsibilities until their job prospects improved; and older workers who were "downsized" out of their jobs may have reluctantly opted for early retirement.

Among market-poor husbands who spent some time outside the labour force, a statistically negligible number – designated as "na" in the table – claimed they were either permanently unable to work or engaged in household or family work as their main activity. Primarily, husbands in this group were attending school, retired or engaged in other activities. For wives in this group, the story was much different: 60 per cent of those outside the labour force were engaged in household and family work; 21 per cent were attending school; and the remainder were retired or involved in other activities. For lone parents, almost half were engaged in household and family work, and nearly one-third were attending school.

Table 5
Main Activities of Adults in Market-poor Families Not in the Labour Force Part-year, Canada, 1994

	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent
NOT IN LABOUR FORCE PART-YEAR			
% of all adults in market-poor families	10	13	13
Average weeks employed	18	17	15
Average weeks unemployed	9	6	8
Average weeks not in the labour force	25	29	29
Total	52	52	52
Main Activity While Not in Labour Force			
Permanently unable to work	na	na	na
Household work and family	na	60	48
School	33	21	28
Retired/Voluntarily Idle	19	na	na
Other	40	14	17
Total	100%	100%	100%

na – Sample size too small to provide reliable estimate.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

People excluded for all of the year

Our final category of adults in market-poor families consists of those who remained outside the paid labour force for the entire year. As was noted in Table 2, the majority of adults in this category were wives and lone parents. Table 6 sheds some light on the reasons why these individuals may have stayed out of the labour force for the whole year. As was noted in the preceding section, however, these activities were not necessarily motivating factors for an exit from the labour force; they simply represent the primary activities that people outside of the labour market engaged in during the year.

Table 6
Main Activities of Adults in Market-poor Families Not in the Labour Force All Year, Canada, 1994

	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent
NOT IN THE LABOUR FORCE ALL YEAR			
% of all adults in market-poor families	25	46	46
Main Activity While Not in Labour Force			
Permanently unable to work	34	9	9
Household work and family	na	68	67
School	7	4	13
Retired/Voluntarily Idle	40	14	5
Other	17	5	6
Total	100%	100%	100%

na – Sample size too small to provide reliable estimate.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

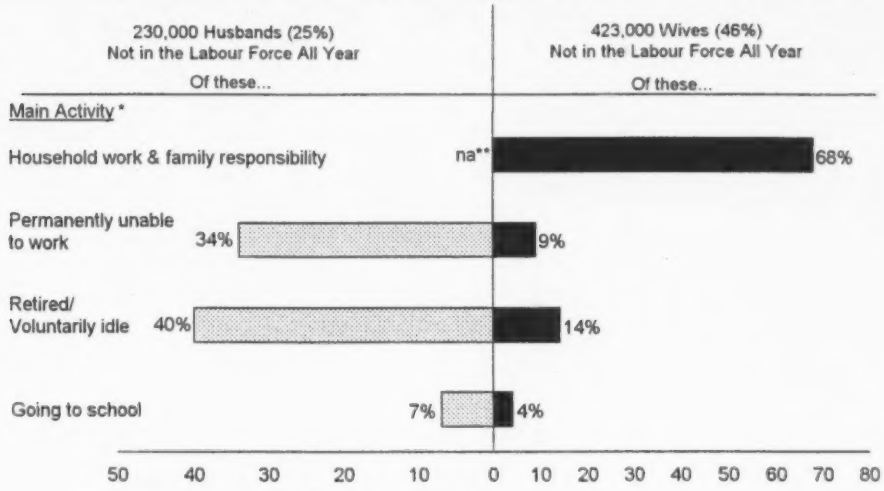
The vast majority of husbands outside the labour force were either permanently unable to work or were retired. Only a small proportion were in school, and a statistically negligible number indicated that they were engaged in household work or family responsibilities. In stark contrast, two-thirds of wives and lone parents said they were involved in household work and family responsibilities. This underscores the extent to which household labour requirements influence a woman's ability to enter the paid labour force.

Other evidence corroborates the extent to which family responsibilities are undertaken by women.[10] In November 1992, approximately 1.2 million women between the ages of 15 and 50, excluding those who were full-time students and those who were ill or permanently disabled, were out of the paid labour force. Nearly 80 per cent of this group – 939,000 women – were mothers with dependent children at home. The necessity of providing child care was the reason most frequently cited by these women for not seeking paid employment. Many women were also providing care to family members other than their children. In 1992, 172,000 women outside of the labour force (14 per cent) said they were providing care to a parent or other family member.

Women undertake many types of socially beneficial labour, including jobs that are not linked to wages, nor counted as part of the formal, monetized economy. Seen from this perspective, market poverty is not simply an issue of access to the paid labour force that can be neatly resolved by providing women with affordable child care. It is also an issue of how labour market activity – and consequently, paid or "socially useful" activity – gets defined. To date, the boundary between paid and unpaid work has been fundamentally defined by the division of labour between the sexes.

Chart 4

Husbands and Wives in Market-poor Families, Canada, 1994



* Refers to main activity while out of paid labour force.
** na - sample size too small to provide reliable estimate.

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Summary: The Three Main Factors Contributing to Market Poverty

Table 7 compares the relative contributions to a family's market poverty made by low wages, unemployment, and exclusion from the labour force. Among husbands in market-poor families, the primary contributors were, in order of importance: unemployment (35 per cent); low earnings (30 per cent); retirement (12 per cent); and disability (9 per cent). About two-thirds of husbands were able to enter the labour force, but could not find stable jobs with adequate wages.

However, gaining access to the labour market was a major problem for 35 per cent of all market-poor husbands. This difficulty was most pronounced among husbands between the ages of 55 and 64 who reported that they were "retired or voluntarily idle." Compared to earlier decades, economic restructuring and corporate downsizing in the 1990s resulted in a tremendous increase in the number of people retiring before the conventional age of 65. About one-quarter of retirees interviewed in 1991 did not leave the labour force voluntarily.[11] This suggests that for these workers, obsolete job skills and a lack of success in finding other work led to their market poverty.

Access to the labour force was also a problem for men who were unable to work due to illness or disability. Other research by the CCSD has shown that many persons with disabilities who might otherwise have engaged in paid employment have been prohibited from doing so because they were unable to obtain necessary supports such as transportation services, appropriate work hours, jobs or work spaces. Their inability to work was not a result of their activity limitations, but rather because of the character of the workplace itself.[12]

Among wives in market-poor families, nearly 40 per cent were excluded from the labour force because of household and family responsibilities; one-fifth were poor because they earned low wages, and another fifth were seeking work but were unemployed. Among lone parents, the ranking of factors that contributed to their market poverty was almost identical.

Since exclusion from the labour market was the most significant contributor to women's market poverty, an important question arises: What proportion of these women were engaged in unpaid household and family work because they lacked access to good quality and affordable child and elder care? This should be the subject of another study.

Even when women were able to find adequate child or elder care, many remained market poor because, as was already detailed, a significant number of wives and lone parents in the labour market in 1994 earned poverty-level wages. The trade-off between receiving low wages while still assuming responsibility for both paid and unpaid work, versus receiving no wages plus shouldering the responsibility for family care, appeared to present many women with a "no-win" situation.

Table 7
Overview of Major Factors Contributing to Market Poverty among Working-age Market-poor Families, Canada, 1994

	Husband/Wife Families		Lone-parent Families
	Husband	Wife	Lone Parent
IN THE LABOUR FORCE	**65**	**41**	**41**
Low wages	30	22	18
Unemployment	35	19	23
OUT OF THE LABOUR FORCE	**35**	**59**	**59**
Household work and family	na	39	37
Retired/Voluntarily Idle	12	7	4
Permanently unable to work	9	5	4
School	5	5	9
Other	8	4	5
TOTAL	100%	100%	100%

na – Sample size too small to provide reliable estimate.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Selected Family Characteristics Influencing Market Poverty

Thus far, we have restricted our examination of the causes of market poverty to two broad family types: husband/wife families and lone-parent families. From this examination we have discerned different results for husbands, wives and lone parents. We turn now to an examination of how three other characteristics affect market poverty among these family types:

- the age of the adults in the family;
- the education levels of the adults;
- the province and region of residence.

The following sections looks at age and education levels. Provincial and regional influences are discussed later.

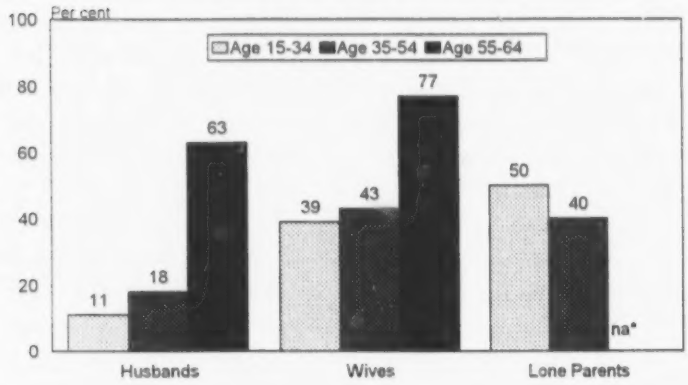
Age of adults in families

The data in Table 8 show that the labour force activities of adults in market-poor families varied considerably according to the age of the adults. In interpreting these data, it should be noted that the incidence of market poverty also varied with age (shown later in Table 11). Market poverty was significantly higher in families headed by adults aged 35 years and under. It fell by almost half in families where the adults were between the ages of 35 and 54, then rose slightly among families where the adults were 55 to 64 years of age. (See Table 11 for more detailed information.)

Among families with younger husbands (less than 35 years of age), unemployment was the most prevalent cause of their market poverty. Nearly half the husbands in this age group who lived in market-poor families in 1994 could not find a job for at least part of the year, while nearly one-third were employed but worked for poverty-level wages. Only 11 per cent did not enter the labour force at all during the year. This pattern was also true for middle-aged husbands (between 35 and 54 years of age), however a larger percentage of this group remained outside the labour force for the entire year. For older husbands (aged 55 to 64 years), the main cause of their market poverty was their exclusion from the labour force – 72 per cent of those living in market-poor families were out of the labour market for all or part of the year in 1994.

Chart 5

Adults in Market-poor Families:
Per cent who were Not in Labour Force All Year,
by Age Group, Canada, 1994



* na - sample size too small to provide reliable estimate.

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Among women in two-parent market-poor families, nearly 40 per cent of those less than 35 years of age did not enter the labour force all year, and the percentage increased with age. Among lone parents, labour force participation rose after age 35. (There were too few lone parents in the 55 to 64 age group to determine what happened to them.) It appears that lone parents found it easier to enter or re-enter the paid labour force as their children grew older and entered school. But many of these lone parents remained market poor due to periods of unemployment and low wages.

Table 8
Labour Market Activities of Adults in Market-poor Families, by Age Group, Canada, 1994

	Less than age 35	Aged 35 to 54 years	Aged 55 to 64 years
HUSBANDS IN FAMILIES			
Employed full-year	30	38	13
Unemployed full/part-year	46	37	15
Not in labour force part-year	13	7	9
Not in labour force all year	11	18	63
Total	100%	100%	100%
WIVES IN FAMILIES			
Employed full-year	21	26	13
Unemployed full/part-year	21	21	6
Not in labour force part-year	20	10	4
Not in labour force all year	39	43	77
Total	100%	100%	100%
LONE PARENTS			
Employed full-year	15	20	na
Unemployed full/part-year	21	26	na
Not in labour force part-year	14	13	na
Not in labour force all year	50	40	na
Total	100%	100%	na

na – Sample size too small to provide reliable estimate.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Education

The data presented in Table 9 show that education levels also had an important influence on market poverty. (Adults aged 55 to 64 years were excluded from this analysis.)[13] As the level of education of adults within families increased, the incidence of market poverty dropped considerably (shown later in Table 12). Compared to families where the adults were university graduates, families where the adults had not graduated from high school were five times more

likely to be market poor, and those with high school and some post-secondary education were more than twice as likely to be market poor.

Among husbands in market-poor families, a general pattern was observable. Husbands with higher education credentials were more likely to be employed year-round, but they were still unable to earn adequate wages. Those with lower levels of education were less likely to find stable employment in the first place.

Table 9
Labour Market Activities of Adults* in Market-poor Families, by Education Level, Canada, 1994

	Less than high school	High school/ some post-sec.	Post-secondary credentials
HUSBANDS IN FAMILIES			
Employed full-year	23	34	35
Unemployed full/part-year	38	35	32
Not in labour force part-year	7	11	12
Not in labour force all year	32	20	21
Total	100%	100%	100%
WIVES IN FAMILIES			
Employed full-year	15	25	28
Unemployed full/part-year	17	19	21
Not in labour force part-year	9	15	18
Not in labour force all year	59	41	33
Total	100%	100%	100%
LONE PARENTS			
Employed full-year	12	21	22
Unemployed full/part-year	18	23	30
Not in labour force part-year	10	16	16
Not in labour force all year	60	40	31
Total	100%	100%	100%

*Persons 55 to 64 years of age were excluded from the analysis in this table. See endnote 13.
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

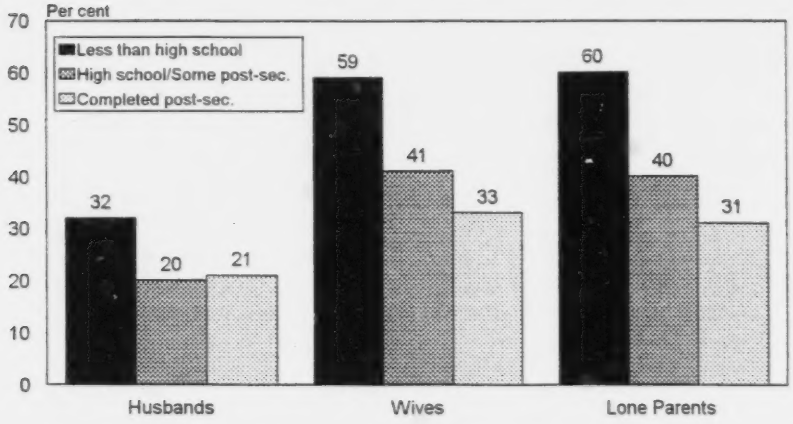
The labour force participation of the wives and lone parents in market-poor families increased dramatically as their levels of educational attainment rose. For instance, lone parents with post-secondary credentials were almost twice as likely to participate in the labour force as those who had not completed high school.

While many of the women in market-poor families had higher levels of education and were in the labour force, they still encountered periods of unemployment and low wages. Overall, it should be remembered that 44 per cent of all lone parents with more than a post-secondary

education were market poor, compared to nearly 80 per cent of those who had less than a high school education. Women's access to better-paying jobs increased with higher educational attainment. It appears that those with post-secondary credentials found they could earn enough to pay for additional child-care expenses, thus facilitating their entry into the job market. Women with less education were not able to earn enough, or believed that they would not be able to earn enough, to make their labour force participation worthwhile.

Chart 6

Adults* in Market-poor Families:
Per cent who were Not in the Labour Force All Year,
by Level of Education, Canada, 1994



* Persons aged 55 to 64 were excluded from this analysis.

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

Changes in Market Poverty: 1984 and 1994

Generally when researchers try to summarize the state of poverty or describe changes to it, they refer to the *incidence* or *rate* of poverty. A summary statement such as "family poverty has remained unchanged over the past decade," invariably means that the *rate* has remained unchanged. But the rate alone does not accurately describe the true state of poverty. We also need to know the *depth* and *duration* of poverty – that is, how far below the poverty line are families falling, and for how long?

With respect to the depth of poverty, a given poverty rate of 15%, for example, has vastly different implications if the families that are poor are $1,000 below the poverty line, or $10,000 below it. Thus, using only the poverty rate provides incomplete information and can give a false impression of the state of poverty.

How do we compare a relatively high poverty rate of 20 per cent, where the average poor family's income is only $100 below the poverty line, with a lower rate of 10 per cent, where the average household income is $5,000 below the line? Historically, most researchers have not examined the depth of poverty, or they have presented it separately, although the CCSD pioneered an attempt to link the two in 1989.[14] Until now, it has been difficult to tie the two dimensions together because the necessary microdata have not been readily accessible. These data limitations have now been overcome, and later in this section, we construct an index measure which combines the rate and depth of poverty.

The third dimension that should be incorporated into a true measure of poverty is its *duration*. Obviously, a given rate and depth of poverty will have different implications for a family depending on whether it has been endured for six months or five years. Unfortunately, data for this third dimension are scarce, and where they do exist, the data are not fully compatible with information on the depth and rate of poverty. However, with new longitudinal surveys coming on stream, some of these limitations may change, and soon researchers should be able to devise a poverty measure that accurately accounts for all three poverty dimensions: rate, depth and duration.

Who is Most Vulnerable to Market Poverty?

This section is divided into three parts. The first part examines which families were most likely to experience market poverty. The second part examines their vulnerability according to the average depth of poverty, while the third part combines data on the rate and depth of poverty into a new index of market poverty.

Canadian families differed markedly in their capacity to derive enough income from the labour market to attain an adequate standard of living. As we will see, some families were far more vulnerable to market poverty than others. By examining the degree of vulnerability among different groups, we can identify those families that were most likely to be adversely affected by reductions in public income supports.

It is also important to consider changes over time in a family's vulnerability to market poverty. An argument in favour of greater self-reliance on earnings would be more credible if the statistical

evidence showed that the labour market's ability to provide economic security to low-income families has grown over time. Such evidence would demonstrate that families are able to increase their income from the marketplace, thereby making a reduction in public income supports feasible. But, as we will see, the evidence does not support this argument. If the strategy for "greater self-reliance through earnings" is to succeed, it will require supports for families and workers that will enable people to make the necessary adjustments. Otherwise, such a strategy will simply result in increased poverty, not increased self-reliance.

To gain a perspective over time, we compare market poverty in 1984 and 1994. In both of these years, the Canadian economy was in a similar phase of the business cycle. The 1980s and the 1990s both began with rather severe recessions. However, in 1984 and again in 1994, the Canadian economy began to revive. The annual percentage change in Gross Domestic Product (GDP) was comparable in those years – 6.3 per cent in 1984 and 4.1 per cent in 1994 – as was the compound recovery rate of GDP.[15] The rates of unemployment in both years were similar – 11.3 per cent in 1984 and 10.4 per cent in 1994. Since our comparative analysis focusses on income from the market, it is appropriate to compare years when market activity was most similar. It would also be interesting to examine market poverty over the course of the recessionary cycle, but this is properly the subject of another study.

Data in Table 10 show that the rate of market poverty was identical in 1984 and 1994, but other dimensions of poverty worsened over the decade. There were 259,000 more market-poor families in 1994; they slipped on average $764 further below the poverty line; and the total poverty gap increased by $4.6 billion. (All money figures are expressed in constant 1994 dollars.) Even though there was no change in the rate of market poverty, the increase in the average depth of poverty meant that some families were far worse off in 1994 than they had been 10 years earlier. In addition, the quarter-million more market-poor families in Canada meant that even greater demands were placed on our already strained and downsized health and social service systems.

This 10-year comparison indicates that the labour market's capacity to help those at the bottom of the earnings ladder weakened between 1984 and 1994. It reinforces the view that greater public supports are required to help market-poor families. These supports could take the form of income supports and supplementation, family services to help parents juggle their household and work demands, greater labour market regulation, improved workplace flexibility, better training and educational opportunities, or heightened job creation efforts. At the very least, the 10-year comparison indicates that the marketplace on its own is less able to ensure families' survival today than it was a decade ago.

Table 10
Market Poverty among Working-age Families, Canada, 1984 and 1994

	1984	1994
Per cent of market-poor families	22.8	22.8
Number of market-poor families	1,298,000	1,557,000
Total market gap (billions)	$17.0	$21.6
Average market gap	$13,081	$13,845

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Rates of Market Poverty

The rate of market poverty indicates the proportion of a specific population that falls below the poverty line. In this section, we re-examine the poverty rates of working-age families according to three variables: family type, age and education. Data are presented for the years 1984 and 1994.

Family type and age

The figures in each row of Table 11 represent the proportion of all working-age families who were market poor according to their age and family type. For example, among the population of lone parents, 57.5 per cent were market poor in 1984, compared to 18.8 per cent of two-parent families with children. It is quite clear from Table 11 that lone-parent families – almost all headed by women – were more vulnerable to market poverty than were husband/wife families. Among all family types over the 10-year period, only lone parents experienced a higher incidence of market poverty in 1994 than they had 10 years earlier. Given the increasing economic necessity of having two earners in a family, this is not a surprising finding since lone-parent families are limited to one adult wage-earner. The seriousness of this high incidence of market poverty must be stressed, for even though lone-parent families constitute only 12 per cent of *all* non-elderly families in Canada, they make up 30 per cent of *all market-poor* families.

Table 11
Incidence of Market Poverty among Working-age Families, by Family Type and Age Group, Canada, 1984 and 1994

	1984	1994	Percentage Point Change
All Families	22.8	22.8	nc
Family Type			
Husband/wife families with no children	16.5	16.2	- 0.3
Husband/wife families with children	18.8	17.7	- 1.1
Lone-parent families	57.5	59.1	+ 1.6
Other families	26.6	24.3	- 2.3
Age Group			
Less than age 25	41.9	55.2	+ 13.3
25 to 34 years	24.4	25.7	+ 1.3
35 to 44 years	19.9	21.5	+ 1.6
45 to 54 years	17.9	16.0	- 1.9
55 to 64 years	25.8	25.0	- 0.8

nc – no change
Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

The likelihood of market poverty generally declines with age. Younger workers start out on the bottom rungs of the career ladder and as they grow older, move sideways or upwards as their skill development, on-the-job training and work experience increases. However, a reversal of this process appears to occur around age 55. This reflects the growing prevalence of early retirement, both voluntary and involuntary, and a consequent loss of market income.

Between 1984 and 1994, there was a small reduction in the rate of market poverty among workers aged 45 years and older, in contrast to the increased market poverty among workers younger than 44 years of age. The most striking change in the rate of market poverty was the sharp increase among young families – a rise of 13.3 per cent. More than half of the families in the youngest age group were market poor in 1994. As one researcher noted, "young workers have been the main victims of economic restructuring in the 1980s."[16] This has been further evident in high rates of joblessness among youth, with unemployment rates for 15- to 24-year-olds exceeding 17 per cent during the recession of the early 1990s.

Even among young people who found jobs, the terms of employment deteriorated. The earnings of youth declined in both absolute and relative terms, as the earnings gap between younger workers and those in their 40s and 50s widened. Wage increases and additional hours of work went predominantly to the latter group. Canadians are well aware of these difficulties. An Angus Reid poll in November 1995 indicated that two-thirds of young people believe their generation is worse off than their parents' generation – a sentiment echoed by 62 per cent of all those who responded to the survey.[17]

Education

As noted earlier, market poverty declined steadily as the family members' levels of education rose. Although there were increases in market poverty among all groups between 1984 and 1994, the most dramatic rise was among those with less than 11 years of formal education.[18] Nearly half of all working-age families where the adult(s) had less than 11 years of formal education were market poor in 1994, up 10 per cent from a decade earlier (see Table 12).

Table 12
Incidence of Market Poverty among Working-age Families, by Education, Canada, 1984 and 1994

	1984	1994	Percentage Point Change
Education			
0 to 10 years	38.2	48.3	+ 10.1
11 to 13 years	23.9	28.4	+ 4.5
Some post-secondary	21.9	24.7	+ 2.8
Post-secondary certificate or diploma	12.8	17.0	+ 4.2
University degree	8.6	9.6	+ 1.0

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

The information in Table 13 shows that young families and those with less education were vulnerable to market poverty. For those who were both young and poorly educated, the situation was desperate. Three-quarters of young families (under age 35) with less than 11 years of education were market poor in 1994 – a rise of 13 per cent over the decade. Within each age group, higher education levels lowered the risk of market poverty, even though the anti-poverty protection it provided diminished over the 10-year period.

Table 13
Incidence of Market Poverty among Working-age Families, by Age Group and Education, Canada, 1984 and 1994

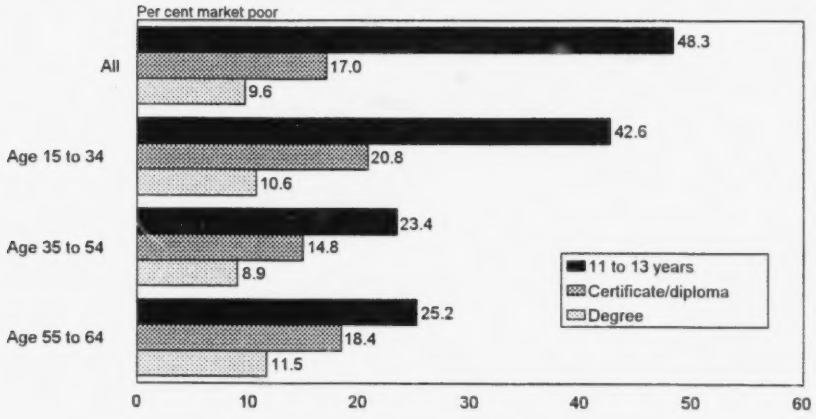
	1984	1994	Percentage Point Change
Age 15 to 34 years			
0 to 10 years	62.2	75.1	+ 12.9
11 to 13 years	30.1	42.6	+ 12.5
Some post-secondary	26.5	31.8	+ 5.3
Post-secondary certificate or diploma	13.9	20.8	+ 6.9
University degree	9.8	10.6	+ 0.8
Age 35 to 54 years			
0 to 10 years	33.2	44.2	+ 11.0
11 to 13 years	19.9	23.4	+ 3.5
Some post-secondary	17.7	20.6	+ 2.9
Post-secondary certificate or diploma	10.9	14.8	+ 3.9
University degree	7.1	8.9	+ 1.8
Age 55 to 64 years			
0 to 10 years	34.7	40.2	+ 5.5
11 to 13 years	21.1	25.2	+ 4.1
Some post-secondary	18.4	21.1	+ 2.7
Post-secondary certificate or diploma	17.3	18.4	+ 1.1
University degree	12.4	11.5	- 0.9

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

In addition to family type, age, and education, data are also available to examine market poverty across a range of other variables, such as region and province, rural or urban residency, and immigration status. A more detailed look at market poverty by region and province is presented later.

Chart 7

Incidence of Market Poverty by Age Group and Education, Canada, 1994



Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

The Depth of Market Poverty

As noted earlier, the extent to which a family's market income falls short of the poverty line is as important a consideration as their poverty rate. Families whose market income falls several thousand dollars below the poverty line obviously have more difficulties than those whose market income falls short by only a few hundred dollars. When summarised for all market-poor families, this shortfall – or depth of poverty – is called the *average market gap.*

Table 14 shows the depth of poverty for different family types. In 1994, the average earnings of all market-poor families were $764 further below the poverty line than they were a decade earlier. Husband/wife families with children suffered the biggest drop in their market earnings over the decade: by 1994, their earnings were, on average, almost $1,500 further below the poverty line than 10 years earlier. But lone-parent families still experienced the deepest shortfall in earnings: they were $16,201 below the poverty line, on average. No doubt this phenomenon was linked to their virtual exclusion from the labour market, since only 18 per cent of lone parents were employed year-round.

Table 14 shows that the depth of poverty varied with the age of the head of the household, with younger families falling further below the poverty line than older families. However, differences between the age groups were not as large as the differences between different family types.[19]

Table 14
Average Market Gap, by Family Type and Age Group, Canada, 1984 and 1994

	1984	1994	Absolute Change
All Families	$ 13,081	$ 13,845	+ 764
Family Type			
Husband/wife families with no children	10,185	10,552	+ 367
Husband/wife families with children	12,365	13,846	+ 1,481
Lone-parent families	16,363	16,201	- 162
Other families	13,223	13,155	- 68
Age Group			
Less than 25 years	13,276	13,768	+ 492
25 to 34 years	13,510	14,520	+ 1,010
35 to 44 years	13,247	14,200	+ 953
45 to 54 years	13,265	13,489	+ 224
55 to 64 years	12,055	12,636	+ 581

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Table 15 shows that a higher level of education diminished the depth of market poverty for all age groups. These data reinforce an important conclusion reached earlier in this examination: those who lacked post-secondary education were the most likely, by far, to be market poor. Even among the poorly educated, however, the depth of poverty decreased considerably with age.

Table 15
Average Market Gap, by Age Group and Education, Canada, 1984 and 1994

	1984	1994	Absolute Change
Age 15 to 34 years			
0 to 10 years	$ 16,404	$18,406	+ 2,002
11 to 13 years	13,185	14,431	+ 1,245
Some post-secondary	11,119	14,756	+ 3,637
Post-secondary certificate or diploma	11,501	11,868	+ 367
University degree	10,261	10,890	+ 629
Age 35 to 54 years			
0 to 10 years	14,307	15,153	+ 846
11 to 13 years	12,453	13,908	+ 1,455
Some post-secondary	12,890	15,422	+ 2,532
Post-secondary certificate or diploma	11,377	12,547	+ 1,170
University degree	13,381	13,835	+ 454
Age 55 to 64 years			
0 to 10 years	12,236	13,579	+ 1,343
11 to 13 years	11,845	11,097	- 748
Some post-secondary	na	na	na
Post-secondary certificate or diploma	12,299	12,427	+ 128
University degree	na	na	na

na – Sample size too small to provide reliable estimate.

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

A New Index of Market Poverty

So far, two dimensions of market poverty changes have been discussed: the *rate* of market poverty, and the *depth* of market poverty, or the distance that people's market incomes fall below the poverty line. In instances where both the rate and depth of poverty for families worsened, a clear case could be made that the need for some form of public support has increased. But for some family types, the circumstances were mixed and the results less clear. For example, there were some family groups where the percentage of those who were poor had declined, but the depth of poverty for those still below the line had increased. And there were other families where the reverse trend occurred. In such cases, a measure which combines the incidence of poverty with depth of poverty can help us to assess whether particular family groups are more, or less, able to fend for themselves in the marketplace.

We have constructed such a measure – which we have called a *market-poverty index*[20] – and we will use this index as a measure of a family's *vulnerability* to market poverty. To construct the index, we have taken all families in Canada in 1984 and multiplied their incidence of market poverty by the average depth of poverty.[21] The resulting number was then scaled to a base of 100 and used as a benchmark against which scores for subgroups in the population could be compared.

As shown in Table 16, the market-poverty index for all families in 1984 was set at 100; by 1994, it had risen to 106. Looking at the subgroup of husband/wife families without children in 1984 – and remembering that previous tables have shown that both the rate and depth of market poverty for this family type were considerably below those of the average family – we find that their index of vulnerability to market poverty was only 56 per cent of that for all families. This score rose minimally to 57 per cent in 1994. The vulnerability of a particular family subgroup to market poverty can likewise be assessed by comparing their score in 1994 to the 1984 base year score of 100.

Two observations are warranted with respect to the findings in Table 16. The first is that none of the family types experienced any significant change in their index scores over the 10-year period. While previous tables demonstrated considerable changes in the incidence and depth of market poverty for different family types, the figures tended to move in opposite directions, offsetting each other. For most family types, the index scores changed by six points or less over the 10-year period.

The second observation is the great disparity in market poverty experienced by different family types, ranging from a low of 57 per cent among husband/wife families without children, to a high of 321 per cent for lone-parent families. Combining the depth of poverty and the rate of poverty into a single measure highlights just how unfavourably the marketplace treats lone parents: they were 5.6 times more vulnerable to market poverty than childless couples. While it is true that the rate and incidence of market poverty among lone parents did not get significantly worse between 1984 and 1994, their desperate circumstances did not improve, raising more concerns about the ways in which the marketplace functions for lone parents.

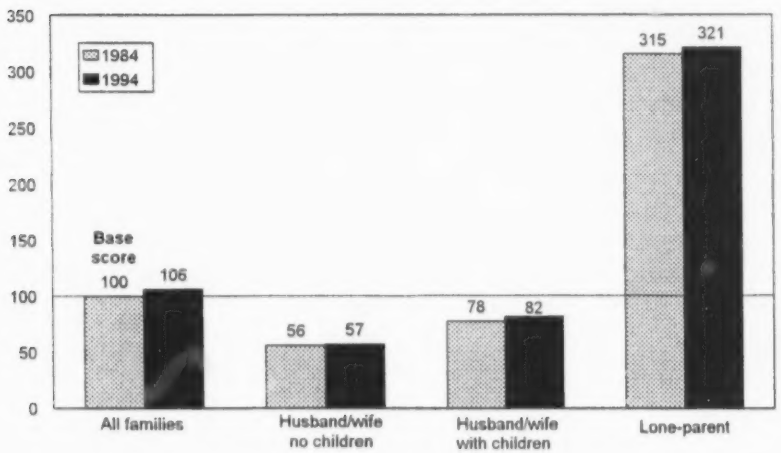
Table 16
Market-poverty Index for Working-age Families, by Family Type and Age Group, Canada, 1984 and 1994

	1984	1994	Point Change
All Families	**Base score = 100**	106	+ 6
Family Type			
Husband/wife families with no children	56	57	+ 1
Husband/wife families with children	78	82	+ 4
Lone-parent families	315	321	+ 6
Other families	118	107	- 11
Age Group			
Less than 25 years	187	255	+ 68
25 to 34 years	111	125	+ 14
35 to 44 years	88	102	+ 14
45 to 54 years	80	72	- 8
55 to 64 years	104	106	+ 2

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Chart 8

Market-poverty Index for Working-age Families, by Family Type, Canada, 1984 and 1994

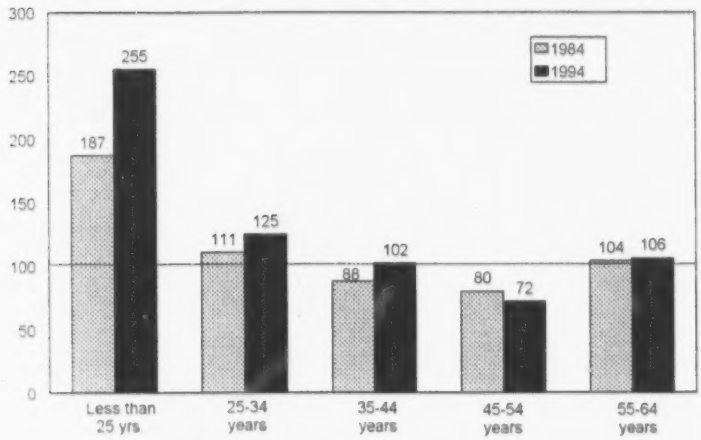


Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

If we look at families according to the age of the head of their household, Table 16 reveals disparities that are getting worse. In 1994, families headed by young adults were 3.5 times more vulnerable to market poverty than those headed by 45- to 54-year-olds; in 1984, they were only 2.4 times more vulnerable than their older counterparts. This range of disparity was narrower between age groups than between different family types, but it increased dramatically over the 10-year period.

Chart 9

Market-poverty Index for Working-age Families, by Age Group, Canada, 1984 and 1994



Source Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

In further analysing lone-parent and two-parent families according to the age of the head of the household, Table 17 indicates that age was not the most important factor associated with vulnerability to market poverty. Being a lone parent, regardless of age, was a far more important factor. In comparison to 45- to 54-year-old husband/wife families, we see that the youngest husband/wife families were 2.6 times more vulnerable to market poverty in 1994, compared to lone parents who were 10 times more vulnerable.

Table 17
Market-poverty Index for Working-age Families, by Age Group within Family Type, Canada, 1984 and 1994

	1984	1994	Point Change
All Families	**Base score = 100**	106	+ 6
Family Type and Age Group			
Husband/Wife Families			
Less than 25 years	106	138	+ 32
25 to 34 years	71	76	+ 5
35 to 44 years	64	71	+ 7
45 to 54 years	61	54	- 7
55 to 64 years	94	99	+ 5
Lone-parent Families			
Less than 25 years	567	539	- 28
25 to 34 years	436	435	- 1
35 to 44 years	259	284	+ 25
45 to 54 years	206	193	- 13
55 to 64 years	na	na	na

na – Sample size too small to provide reliable estimate.

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Table 18 presents the market-poverty index scores for all families in three age groups by level of education. Vulnerability to market poverty was highest among poorly educated workers, although older people who had low levels of education were less likely to be market poor than their younger counterparts. The range of disparity was enormous: 15- to 34-year-olds with less than 10 years of education were 12 times more vulnerable to market poverty than their same-aged counterparts who possessed a university degree. Comparing changes between 1984 and 1994, we can see that the heads of families who had the lowest education levels experienced the largest increases in the depth and rate of their market poverty, regardless of their age. These findings confirm that families headed by people with low levels of education are extremely vulnerable to market poverty, and that vulnerability is increasing.

Table 18
Market-poverty Index for Working-age Families, by Education and Age Group, Canada, 1984 and 1994

	1984	1994	Percentage Point Change
All	100	106	+ 6
Age 15 to 34 years			
0 to 10 years	342	463	+ 121
11 to 13 years	133	206	+ 73
Some post-secondary	99	157	+ 58
Post-secondary certificate or diploma	54	83	+ 29
University degree	34	39	+ 5
Age 35 to 54 years			
0 to 10 years	159	225	+ 66
11 to 13 years	83	109	+ 26
Some post-secondary	76	107	+ 31
Post-secondary certificate or diploma	42	62	+ 20
University degree	32	41	+ 9
Age 55 to 64 years			
0 to 10 years	142	183	+ 41
11 to 13 years	84	101	+ 17
Some post-secondary	65	81	+ 16
Post-secondary certificate or diploma	71	77	+ 6
University degree	49	56	+ 7

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Earlier in this report, variations in the rate and depth of market poverty were examined according to age group, family type and level of education attained. Because the vulnerability index incorporates both the rate and the depth of market poverty into a single measure, the findings noted earlier were again evident.

In summary, the development of an index which combines the depth and incidence dimensions of market poverty allows for easier recognition of the most vulnerable groups. The new index does not replace incidence and depth figures, it complements them. After referring to the

summary indexes and changes over time, it is still important to determine which dimension of poverty contributed most to the state of any group's index.

In combining the two dimensions of market poverty, we refer to the resulting index as a measure of a group's *vulnerability* to market poverty. In 1994, the following groups were the *most vulnerable* when considered in relation to the average market-poor family:

- young lone-parent families, under 25 years of age: they were 5.1 times more vulnerable than the average market-poor family;
- young families with less than 10 years of education: their vulnerability was 4.4 times greater than average;
- lone-parent families, aged 25 to 34 years: their vulnerability was 4.1 times greater than average;
- lone-parent families of all ages: their vulnerability was 3 times greater than average;
- all young families under 25 years of age: their vulnerability was 2.4 times greater than the average market-poor family.

The following groups were the *least vulnerable* when compared to the average market-poor family in 1994:

- young families with a university degree: their vulnerability was 0.37 times less than the average market-poor family;
- 35- to 54-year-old families with a university degree: their vulnerability was 0.39 times less than average;
- 45- to 54-year-old husband/wife families: their vulnerability was 0.51 times less than average;
- 55- to 64-year-old families with a university degree: their vulnerability was 0.53 times less than average;
- all husband/wife families without children: their vulnerability was 0.54 times less than the average market-poor family.

While vulnerability to market poverty increased between 1984 and 1994 for the entire working-age family population, the following groups *increased* their vulnerability the *most*:

- young families with less than 10 years of education: their vulnerability increased 20 times more than the average market-poor family;
- young families with 11 to 13 years of education: their vulnerability increased 12.7 times more than average;
- all young families less than 25 years of age: their vulnerability increased 11.3 times more than average;
- families aged 35 to 54 years with less than 10 years of education: their vulnerability increased 11 times more than average;
- young families who had not completed post-secondary education: their vulnerability increased 9.7 times more than the average market-poor family.

Vulnerability to market poverty decreased for very few groups and when it did, the decrease was slight. The situation *improved* for the following groups, in descending order of magnitude:

- husband/wife families aged 45 to 54 years experienced an 11.5 per cent decrease in vulnerability;
- all families aged 45 to 54 years experienced a 10 per cent decrease in vulnerability;
- lone-parent families aged 45 to 54 years experienced a 6.3 per cent decrease in vulnerability;
- lone-parent families less than 25 years of age experienced a 4.9 per cent decrease in vulnerability to market poverty.

In general, families headed by adults who were young, less educated, or who were parenting alone were especially vulnerable to market poverty.

Market Poverty in the Provinces and Regions

In addition to family type, education level and age,where a family lived also influenced their likelihood of being market poor. Table 19 shows that in 1984, rates of market poverty for families living east of Ontario were considerably above average, while rates in the provinces west of Ontario were below or only slightly above average. The relatively low rate in Ontario brought down the Canadian average considerably. Much the same was true for rates of total poverty in 1984, although the higher Saskatchewan rate and lower P.E.I. rate altered the national picture somewhat. With the exception of P.E.I., the relative levels of both market poverty and total poverty in each province were similar in 1984 and 1994. In 1984, the difference between the highest and the lowest provincial market-poverty rates was wider than differences between total poverty rates – a spread of 21.5 versus 10.7 percentage points.

Table 19
Incidence of Market Poverty and Total Poverty among Working-age Families, by Province, 1984 and 1994

	1984		1994	
	Market Poverty	Total Poverty	Market Poverty	Total Poverty
Canada	22.8	14.4	22.8	14.6
Newfoundland	39.2	22.0	34.5	19.7
Prince Edward Island	25.4	13.2	24.8	8.8
Nova Scotia	26.1	16.1	25.5	16.2
New Brunswick	31.1	19.3	25.8	14.7
Quebec	27.2	16.7	26.7	17.0
Ontario	17.7	11.3	20.3	12.9
Manitoba	21.2	13.4	22.2	14.8
Saskatchewan	23.9	16.5	21.7	15.6
Alberta	22.5	15.3	20.9	14.4
British Columbia	23.9	15.1	20.6	14.2

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

The picture in 1994 was similar to that of 1984. Provinces east of Ontario recorded above-average market-poverty rates in both years, while the rates in other provinces were below average, with Ontario again recording the lowest rate. However, while the Canadian market-poverty rate remained unchanged at 22.8 per cent, the disparity in rates of market poverty among the provinces fell from 21.5 percentage points in 1984, to 14.2 percentage points in 1994. Obviously important changes that occurred at the provincial level were obscured by the unchanged national rate.

In eight provinces the market-poverty rate declined between 1984 and 1994. Significant reductions in market-poverty rates were experienced in Newfoundland and New Brunswick – although their rates remained above the national average – and in British Columbia. Rates of market poverty increased significantly in Ontario and, to a lesser degree, in Manitoba. The relatively poor market performances in Ontario and Manitoba were reflected in deteriorating total poverty rates in those provinces over the decade. In the eight other provinces, the total poverty rates fell or increased very slightly.

Table 20 presents information about the depth of poverty in each province and nationally. In contrast to the national pattern of poverty rates, the average depth of poverty tended to be lower in the Atlantic provinces and higher in Ontario and the western provinces. This was true for the depth of both market poverty and total poverty in 1984 and 1994. Over the 10 years, only families living in New Brunswick and Alberta experienced any drop in their average depth of market poverty. In Quebec, the situation remained relatively constant. On the other hand, families in Ontario, Manitoba and B.C. suffered the largest increases in their average depth of poverty. In all provinces except Newfoundland, public income benefits kept the average total depth of poverty from increasing in the face of reduced market earnings.

Table 20
Average Poverty Gap for Market-poor Working-age Families and All Poor Working-age Families, by Province, 1984 and 1994

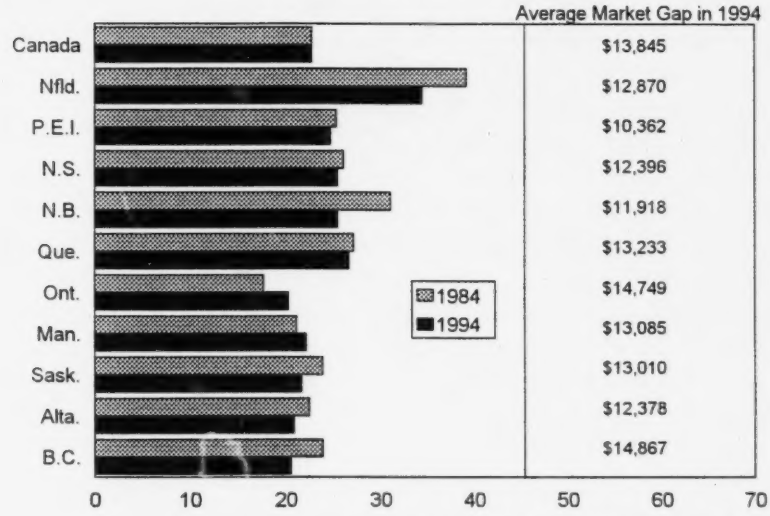
	1984		1994	
	Market Poor	All Poor	Market Poor	All Poor
Canada	$ 13,081	$ 9,321	$ 13,845	$ 8,145
Newfoundland	11,860	6,283	12,870	6,614
Prince Edward Island	9,487	6,167	10,362	5,094
Nova Scotia	11,277	7,487	12,396	6,818
New Brunswick	12,762	7,345	11,918	7,200
Quebec	13,281	8,856	13,233	7,602
Ontario	12,955	9,818	14,749	7,998
Manitoba	11,775	9,848	13,085	8,846
Saskatchewan	12,213	8,505	13,010	7,730
Alberta	13,949	10,673	12,378	9,170
British Columbia	13,436	9,502	14,867	9,002

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Table 21 combines the incidence and depth of market poverty into our vulnerability index to present a better picture of how market-poor families fared in each of the provinces. There was a striking contrast between families in Ontario and those living in New Brunswick. Between 1984 and 1994, the market-poverty index for families in Ontario increased from 77 to 100 – an increase of 23 points. Over the same period in New Brunswick, the market-poverty index for families dropped by 30 points, from 133 to 103.

Chart 10

Incidence of Market Poverty, by Province, Canada, 1984 and 1994



Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

In New Brunswick, both the incidence and depth of market poverty declined over this period, resulting in the declining index, whereas in Ontario, both the incidence and depth of market poverty increased. However, families in New Brunswick were still more likely to be market poor. Following those in New Brunswick, families living in Alberta experienced the greatest reduction in market poverty, with their index score dropping from above the national average to well below it. These families had the same index score as families living in P.E.I. Overall, interprovincial differences in market poverty diminished over the 10-year period, as differences between the highest and lowest index scores fell from 79 to 63 points.

Table 21
Market-poverty Index, by Province, 1984 and 1994

	1984	1994	Point Change
Canada	100	106	+ 6
Newfoundland	156	149	- 7
Prince Edward Island	81	86	+ 5
Nova Scotia	99	106	+ 7
New Brunswick	133	103	- 30
Quebec	121	118	- 3
Ontario	77	100	+ 23
Manitoba	84	97	+ 13
Saskatchewan	98	95	- 3
Alberta	105	87	- 18
British Columbia	108	103	- 5

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, selected years.

Table 22 provides some insight into the main causes of market poverty in different regions of the country. (Unfortunately, small sample sizes do not permit provincial breakdowns for most provinces individually.) For all adults in market-poor families, the main cause of their low earnings varied significantly according to the region in which they lived. For both husbands and wives, a larger proportion of those living in the Prairies were employed year-round than were those in other regions, indicating that low wages were a major contributor to their market poverty.

Husbands, wives and lone parents all faced high unemployment in the Atlantic provinces, pointing to its significance as the main contributor to market poverty in the east. In Quebec, Ontario and B.C., the numbers of adults in market-poor families were fairly evenly spread among those who were employed year-round, those who were in the labour force for all or part of the year but unemployed for portions of the year, and those who were not in the labour force at all. This suggests that low wages, unemployment and exclusion from the labour market were all important factors contributing to their inadequate incomes.

Within these broad patterns, some figures stand out. The proportion of market-poor husbands in Ontario who were outside the labour force for the full year was double that for husbands from the Prairies. And while the proportion of husbands living in these two regions in market-poor families due to unemployment was identical at 40 per cent, the proportions were markedly different in terms of the number who were employed for the full year, and those who were not in the labour force at all.

Table 22
Labour Force Activities of Adults in Market-poor Families, by Region, 1994

HUSBANDS	Atlantic	Quebec	Ontario	Prairies	B.C.
Employed full-year	16	28	30	45	31
Unemployed full/part-year	49	37	33	29	29
Not in labour force part-year	9	10	7	11	14
Not in labour force all year	25	25	30	15	26
Total	100%	100%	100%	100%	100%
WIVES					
Employed full-year	15	18	23	32	22
Unemployed full/part-year	27	21	15	15	17
Not in labour force part-year	15	11	12	15	17
Not in labour force all year	43	50	49	37	44
Total	100%	100%	100%	100%	100%
LONE PARENTS					
Employed full-year	14	18	15	29	14
Unemployed full/part-year	29	27	21	19	21
Not in labour force part-year	13	10	12	19	19
Not in labour force all year	44	44	52	33	47
Total	100%	100%	100%	100%	100%

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

When considering different factors affecting market poverty among lone parents by region, we note that the highest proportion of lone parents who participated in the labour force on a full-time basis (48 per cent), and the smallest proportion who remained outside of the labour force all year (33 per cent) lived on the Prairies. As was seen in the data on husbands, there was a marked difference between the Prairies and Ontario. Among lone parents in these two regions, those living in the Prairie provinces were more likely to be market poor because they earned low wages, whereas those in Ontario were more likely to be poor because they were not in the labour force at all. The proportion of lone parents affected by unemployment was roughly similar in all five regions.

Conclusion

As governments continue to cut back on social programs, families are being pressured to increase their financial self-reliance through their own earnings from the marketplace. This study has attempted to determine whether the marketplace can bear this increased responsibility by providing adequate security for all families. Because the social repercussions are critical, it is necessary to examine the best data available to better understand how families – especially those with low incomes – have fared in the job market in recent years. Our report does that by providing an empirical look at the market earnings of low-income families at two points in time – 1984 and 1994.

How many and how deep?

The results of this examination show that in the absence of public income supports, over a half million more Canadian families (557,000) would have fallen below the poverty line in 1994 – an increase of 56 per cent in the number of poor Canadian families. And the average depth of poverty would also have increased dramatically – by 70 per cent, or $5,700 per poor family.

Market-poverty index

This study also developed a new tool for measuring poverty, enabling us to better understand the extent to which families' incomes fall below accepted living standards in Canada. Our *market-poverty index* incorporates both the incidence and depth of poverty into a single measure. Using this index, we found that there was a six per cent increase in the severity of market poverty in Canada over the last decade. Forthcoming work at the CCSD will expand upon this market-poverty index to incorporate not only the incidence and depth of poverty, but its duration as well. This comprehensive index will expand our ability to understand the true extent of poverty in Canada.

Provincial and regional variations

In 1994, families experiencing market poverty ranged from a low of 20.3 per cent in Ontario, to a high of 34.5 per cent in Newfoundland. But if we look at the gap between a poor family's market income and the poverty line, a somewhat different picture emerges. The average poor family in Ontario suffered the deepest shortfall in their market income, with earnings that were $14,749 below the poverty line. By comparison, earnings of the average market-poor family in P.E.I. were $10,362 below the poverty line. And by combining the depth and rate of poverty into the new index and comparing the results of 1984 with those of 1994, other interesting findings emerged. Using the figure of 100 for the national base index in 1984, we saw that growth in the severity of poverty between 1984 and 1994 was most marked in Ontario. Over that decade, Ontario's poverty index climbed from 77 to 100, signalling a greater deterioration there than in any other province. On the other hand, the severity of poverty in New Brunswick, while still serious, dropped over the decade from an index of 133 to 103.

The causes of poverty varied greatly across the five regions. Poor families on the Prairies were more likely to be fully employed yet still poor, pointing to low wages as the main contributor to their market poverty. By contrast, poor families in the Atlantic region were most likely to be poor because they could not find work. The causes of market poverty among families in the three other regions were more evenly spread between unemployment, low wages and exclusion from the labour market. Among poor lone-parent families, those who lived on the Prairies were twice as likely to be employed year-round than those living in Ontario, where the majority of lone parents remained outside the labour force all year.

Why are Families Market Poor?

In our study, the available statistical resources allowed us to examine the three basic causes of market poverty:

- low wages;
- unemployment;
- periods of time spent outside the labour force (neither employed nor actively seeking work).[22]

Low-wage employment

Our analysis of the factors underlying market poverty raises serious questions about the assumption that a family cannot be poor if it has at least one adult employed year-round. Quite simply, many jobs do not pay high enough wages to provide even full-time workers with sufficient income to adequately support their families. As noted earlier, approximately 450,000 families were market poor in 1994, even though they had at least one supporting adult who had worked all year. And about 100,000 families were market poor despite having had two supporting adults work all year. The expectation that these families could become even more self-reliant through labour market participation seems unrealistic, given the employment load they were already bearing. The primary contributor to their market poverty was not the number of hours being worked, but rather the hourly wages being earned.

One way to measure the movement of income at the bottom of the earnings ladder is to review changes in minimum-wage rates across the country. The level of the minimum wage is important not only to minimum-wage workers, but also to those whose wages are $2 to $3 above the minimum rate. By establishing the level of the bottom rung on the income ladder, the minimum wage greatly influences the levels of the next few rungs as well. Thus, changes in minimum-wage rates provide a partial explanation of changes in market poverty.

Over the past 20 years, minimum-wage rates across the country have not kept pace with inflation, consequently they now provide far less purchasing power. Table 23 shows the extent of this decline. Between 1976 and 1995, the annual earnings received by full-time, full-year workers employed at minimum wage declined by 25 to 30 per cent in almost every province. (All figures are in constant 1995 dollars.) The only exceptions were for workers in Ontario and British Columbia, yet even in these provinces the annual earnings from a full-year of employment at the provincial minimum wage declined by six and 17 per cent respectively.

Table 23
Annual Minimum-wage Income* by Province, 1976 and 1995 (constant 1995$)

	1976	1995	% Change
Newfoundland	14,615	9,880	- 32 %
PEI	14,031	9,880	- 30 %
Nova Scotia	14,615	10,712	- 27 %
New Brunswick	14,569	10,400	- 29 %
Quebec	16,573	12,480	- 25 %
Ontario	15,210	14,248	- 6 %
Manitoba	16,065	11,232	- 30 %
Saskatchewan	16,368	11,128	- 32 %
Alberta	15,851	10,400	- 34 %
British Columbia	17,537	14,560	- 17 %

* Assumes earners were employed 40 hours per week, 52 weeks of the year. In 1995 and 1996, the minimum wage was increased in Ontario, Manitoba and British Columbia. These increases are reflected in the table.

Source: Prepared by the Centre for International Statistics at the CCSD using Labour Canada's fact sheet "Minimum Wage Rates for Experienced Adult Workers" (March 1996) and Statistics Canada's *Income Distributions by Size in Canada*, 1994.

The inadequacy of income from minimum-wage employment is readily apparent when measured against Statistics Canada's Low Income Cut-offs (LICOs). Consider, for example, a lone parent with one child. Setting aside the issue of affordable and available child care, a lone parent who was employed full-time for a full year at a minimum-wage job in any province other than British Columbia or Ontario would still find themselves $5,600 to $8,200 below the poverty line (see Table 24). In British Columbia and Ontario, where minimum wages were highest, the lone parent would earn about $3,500 less than a poverty-line income. Trying to support more than one dependent on a minimum wage would result in an even greater shortfall in earnings.

In most provinces, a full year of minimum-wage employment for one earner would leave a family of four (a couple with two children) about $16,000 below the poverty line. In other words, for these families, one worker earning a minimum wage all year would bring home only about 40 per cent of the income necessary to raise the family out of poverty.[23]

Table 24
Annual Minimum-wage Income Measured against Low Income Cut-offs (LICOs), by Province, 1995

	Lone Parent (One Earner) with One Child		One-earner Couple with Two Children	
	Difference between minimum-wage income & LICO*	Minimum-wage Income as % of LICO	Difference between minimum-wage income & LICO*	Annual Minimum-wage Income as % of LICO
Newfoundland	- 8,211	55	- 17,355	36
PEI	- 8,085	55	- 17,166	37
Nova Scotia	- 7,379	59	- 16,523	39
New Brunswick	- 7,691	57	- 16,835	38
Quebec	- 5,611	69	- 14,755	46
Ontario	- 3,843	79	- 12,987	52
Manitoba	- 6,859	62	- 16,003	41
Saskatchewan	- 6,963	62	- 16,107	41
Alberta	- 7,691	57	- 16,835	38
BC	- 3,531	80	- 12,675	53

* This difference is calculated as the low income cut-off minus the total income of workers employed 40 hours per week, 52 weeks per year at the minimum wage in each province. Poverty lines are for urban centres with populations of 100,000 to 499,999 (1992 base), except in PEI, where poverty lines are for urban centres with populations of 30,000 to 99,999.

Source: Prepared by the Centre for International Statistics at the CCSD using Labour Canada's fact sheet "Minimum Wage Rates for Experienced Adult Workers" (March 1996) and Statistics Canada's *Income Distributions by Size in Canada*, 1994.

Unemployment

Market poverty persisted even though Canadians wanted and were actively seeking paid employment. In 1994, more than half a million families in Canada were market poor because at least one supporting adult was in the labour force, but unemployed for all or part of the year. Most of these individuals were unemployed for long periods of time, often for more than half the year. The long duration of their job searches testifies to their willingness and commitment to find paid employment. But while the willingness to take paid employment was widespread, the opportunities to do so were not.

The employment picture in Canada has been steadily deteriorating since 1976, making it increasingly difficult for many people to obtain paid work year-round. In 1976, the official unemployment rate was 7.2 per cent and since that time it has never fallen below 7.5 per cent. In each of the recessions of the early 1980s and 1990s, Canada suffered double-digit unemployment rates. Today the unemployment rate hovers around 10 per cent. Labour market analysts also acknowledge that the official unemployment rate underestimates the true rate of unemployment, because it excludes workers who have become discouraged and have given up the search for a job. Survey data collected by Statistics Canada allow us to calculate the true rate of unemployment. When discouraged workers are added in, the true unemployment rate for 1995 rose from 9.5 to 9.9 per cent. If we then consider the under-employed – those who worked part-time but wanted full-time work – the true unemployment rate in 1995 jumped to 15.2 per cent. By comparison, the official unemployment rate in 1976 was 7.2 per cent, while the combined rate of true unemployment was 8.7 per cent.

Another indication that the employment picture is getting worse can be seen in the average number of weeks that people are unemployed – referred to as the average duration of unemployment. In 1976, the average duration of unemployment was 13.9 weeks; by 1995, it was 24.3 weeks. By the mid-1990s, the average duration of unemployment was higher than it had ever been, even in the severe recession of 1982-83. In recent years, shrinking unemployment benefits and a tightening of eligibility for benefits have compounded the negative effects of unemployment on family incomes.

The worsening employment situation is also evident in daily media reports of layoffs and downsizings in both the public and private sectors. Between 1991 and 1995, federal, provincial and municipal governments cut more than 73,000 people from public payrolls, including staff in schools and hospitals. This represented a loss of tens of thousands of teachers, nurses, social workers, conservationists and other workers who had delivered public services in communities across Canada. In the private sector, new technologies and reorganized business operations have enabled corporations to continue to operate profitably but with fewer employees. And while business returns and rising stock prices suggest that the recession of the early 1990s is over, many companies – including the most profitable ones – continue to shed thousands of workers. Massive layoffs in the face of rising profits have become the anomaly of our times.

Clearly, if families are to derive a greater share of their economic security from the marketplace, it is imperative that Canada's unemployment problem be addressed. As it now stands, there are simply not enough jobs to go around.

Access to the labour market

To eliminate market poverty, individuals must first be able to enter into the paid labour force. However, as we have documented in this report, access to the labour market remains a difficult challenge for some segments of the population. Mothers of young children are an example of one group who face particular difficulties in obtaining paid work.

Access for parents

In 1994, there were over 500,000 market-poor families in which at least one of the supporting adults – usually a woman – was engaged in family responsibilities throughout all or part of the year. For many of these women, staying home to raise their children was less costly than taking paid employment. As documented in *The Progress of Canada's Children 1996*, "...high-quality infant or toddler care can cost $1,200 a month in some parts of Canada."[24] This makes it difficult for people to find a job that pays well enough to cover their child care costs and other expenses, and still have some money left at the end of the month.

With the declining number of extended families and greater geographic distances between family members, child care that is provided by relatives – and is not necessarily free – is not an option for most households. In 1994, only one-quarter of all children under the age of 12 who were in child care received that care from a relative.[25] The rest of the children were cared for by a non-relative, either in a family home day-care, a child-care centre, or under some other care arrangement. Moreover, subsidized child-care spaces for low-income families, although available in all provinces, tend to be limited in number and targeted to families with very low incomes. A woman with one child and a husband earning low wages would probably qualify for a partial subsidy only, if at all.

Access for persons with disabilities[26]

Access to the labour market remains a major problem for persons with disabilities. In 1991, the most recent year for which data are available, the labour force participation rate of persons with disabilities was far lower than among persons without disabilities – 56 per cent, compared to 81 per cent, for individuals aged 15 to 64. Despite their relatively low participation rates, many persons with disabilities who were not in the paid labour force demonstrated a capacity for and a willingness to work. For instance, 20 per cent were engaged in voluntary activities during the year and the majority (56 per cent) said they were acquiring skills that would be useful in finding paid employment. Almost one-fifth of those who were not in the labour force (17 per cent) said they intended to look for work in the following six months.

Yet access to the labour force remains a problem for many persons with disabilities because of their family responsibilities, a lack of accessible transportation, the need for job redesign or modified work hours, fears of being isolated on the job, and other factors. As documented by CCSD researcher Gail Fawcett in *Living with Disability in Canada: An Economic Portrait*, many persons with disabilities are excluded from the labour force, not because of the disability itself, but because the labour market environment prohibits them from participating.[27]

Access for older workers

Exclusion from the paid labour force has also become a pressing issue for older workers. Our analysis shows that in 1994, husbands in over 100,000 market-poor families reported that they were "retired or voluntarily idle." The vast majority of these men were between the ages of 55 and 64 years. Given that their families were market poor, it seems unlikely that most of these men left the labour force voluntarily. As noted earlier, about one-quarter of retirees in a 1991 survey reported that they had left the labour force involuntarily, often because of a job loss or health problems. Other retirees left "voluntarily," but they may have been given little choice but to accept an early retirement package. Finding other employment can pose unique problems for older workers; they often have lower literacy skills, fewer years of formal education, and more obsolete job skills than their younger counterparts. These factors, coupled with age discrimination on the part of some employers, likely force many people to retire before the age of 65, even though they face market poverty.

Summary

Clearly, there are severe shortcomings in a policy strategy that relies on earnings from the marketplace to provide greater self-reliance for families in the face of government cutbacks. However, this does not mean that such a strategy is necessarily doomed to failure. It is only doomed *if we cannot* achieve full employment, and make considerable modifications to our labour market institutions, practices and social supports such as child care. In the absence of these changes, public income support programs will continue to play a crucial role in decreasing the extent and depth of poverty among working-age families.

Until now, the costs and benefits of this significant shift in public policy have not been properly examined. It seems that deficit reduction pressures and ideological faith have led to a single policy response: cut government spending and public debt, achieve lower interest rates, and hope that well-paying jobs will eventually trickle down to the working poor, thereby replacing income from lost government jobs and social benefits. This study suggests that the marketplace,

as it currently functions, is unlikely to be able to generate enough well-paying jobs for those who are poor. Unless changes to our labour market institutions are made – many of which require government spending – it seems unlikely that families that are now market poor will have any real hope of becoming more self-reliant in the future.

Endnotes

1. For a description of different measures of poverty and a detailed explanation of how LICOs are derived, see Ross, Shillington and Lochhead, *The Canadian Fact Book on Poverty – 1994* (Ottawa: Canadian Council on Social Development, 1994).

2. See Statistics Canada, *Income Distributions by Size in Canada, 1994* and National Council of Welfare, *Poverty Profile, 1994.*

3. In this report, market income is defined as earnings, private pensions and other private income. It includes wages and salaries, income from self-employment, retirement pensions, superannuation and annuities, as well as income from other private sources such as alimony or royalty payments, union strike pay, sick pay and severance settlements. Investment income is not included in market income since our purpose is to examine the capacity of Canadians to derive adequate income from labour markets, not capital markets. If investment income was counted as market income, the number of market-poor families in 1994 would decline by 0.8 percentage points, from 1,557,000 to 1,500,000 families.

4. The term "market poverty" was first introduced by Ross and Shillington in *The Canadian Fact Book on Poverty, 1989*. It has been referred to occasionally since then, but the most extensive statistical treatment of it to date has been by Myles Zyblock in "Individual Earnings Inequality and Polarization," a draft report for the Applied Research Branch, Strategic Policy, Human Resources Development Canada, January 1996.

5. We identify market-poor families as those who did not receive enough earnings from the marketplace to raise themselves up to the poverty line. We refer to the total number of poor as those families who did not receive enough combined earnings *and* government income supports to raise their family income above the poverty line.

6. Terms such as "in the labour force," "in the labour market," and "labour force participation" encompass states of employment and unemployment as defined and measured by Statistics Canada in their monthly Labour Force Survey. Unemployment does not mean out of the labour force; consequently, the term "not in the labour force" means someone who is neither employed nor unemployed ("actively seeking work").

7. Statistics Canada, *Reading the Future: A Portrait of Literacy in Canada*, Ottawa, 1996.

8. Organisation for Economic Co-operation and Development. "Long-term Unemployment: Selected Causes and Remedies" in *Employment Outlook: July 1993*. (Paris: OECD, 1993) p. 83.

9. "Official unemployment" refers to the definition used by Statistics Canada which requires that people who are not in jobs at the time of the monthly labour force survey be actively seeking work in order to be qualified as unemployed. We know, however, that some people are unofficially unemployed because while they would like to have a job, the prospects are so poor that they have become discouraged and have stopped looking for work. Thus they are classified as out of the labour force.

10. See Statistics Canada's *Survey of Persons Not in the Labour Force 1992* (Ottawa, 1993), part of *The Labour Force: April 1993*, catalogue 71-001.

11. Grant Schellenberg, *The Road to Retirement: Demographic and Economic Changes in the* 90s. (Ottawa: Canadian Council on Social Development, 1994) pp. 39-43.

12. Gail Fawcett, *Living with a Disability in Canada: An Economic Portrait.* (Ottawa: Human Resources Development Canada, Office for Disability Issues, 1996).

13. Older adults were excluded from this analysis because they tended to have low levels of education *and* they had been out of the labour force for the entire year. By excluding them, the impact of education on labour force status can be assessed more clearly.

14. See David P. Ross and Richard Shillington, *The Canadian Fact Book on Poverty, 1989* (Ottawa: Canadian Council on Social Development, 1989) p. 55.

15. When measured in terms of the annual change in Gross Domestic Product, 1982 and 1991 were the low points of the last two economic cycles. Between 1982 and the end of 1984, GDP grew by a total of 9.7 per cent. Between 1991 and the end of 1994, GDP grew by 6.4 per cent.

16. René Morissette, John Myles and Garnett Picot, "Earnings Polarization in Canada, 1969-1991," in *Labour Market Polarization and Social Policy Reform,* edited by Keith Banting and Charles Beach. (Kingston, Ontario: School of Policy Studies, Queen's University, 1995) p. 41.

17. Eric Beauchesne, "Canadians grow pessimistic," in *The Ottawa Citizen*, November 30, 1995, p. G2.

18. The data in Table 12 show an increased rate of market poverty for *all* levels of education and yet the overall rate of market poverty remained unchanged (see Table 10). This apparent discrepancy is explained by the changing distribution of families across educational categories.

19. In the tables and analyses which follow, individual characteristics such as age and education levels in two-adult families are ascribed to the oldest adult in the household, and to the adult with the highest education level in that family. This potential confusion does not arise when examining lone-parent families.

20. At the CCSD, the development of new research approaches, ideas and concepts is the result of team discussions. The new poverty index is the result of extensive collaboration among the authors, Clarence Lochhead and Richard Shillington. It represents ongoing work at the Council that will be tested, refined, and expanded upon in subsequent reports, particularly in the next edition of *The Canadian Fact Book on Poverty.*

21. In 1984, the average depth of market poverty for all families was $13,081 and the rate was 22.8 per cent (22.8% X $13,081 = 2982.468). The resulting sum was then set at 100.

22. This table shows the various combinations of labour market status for wives and husbands in market-poor two-parent families.

Table 25
Market-poor Husband/wife Families,
by Labour Market Status of Each Spouse, 1994

	Wife		
Husband	**Employed full-year**	**Unemployed full/part-year**	**Not in the labour force full/part-year**
Employed full-year	10.9%	3.8%	15.3%
Unemployed full/part-year	6.5%	10.9%	17.9%
Not in the labour force full/part-year	4.5%	4.1%	26.1%
Total number of families			914,000

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Survey of Consumer Finances microdata, 1995.

23. For further discussion of the adequacy of minimum wages see, National Council of Welfare, *Incentives and Disincentives to Work* (Ottawa: National Council of Welfare, 1993).

24. Canadian Council on Social Development, *The Progress of Canada's Children 1996* (Ottawa: CCSD, 1996) p. 31.

25. Ibid, p. 31.

26. This section draws heavily on the work of our CCSD colleague Gail Fawcett. See Gail Fawcett, *Living with Disability in Canada: An Economic Portrait* (Ottawa: Human Resources Development Canada, Office for Disability Issues, 1996).

27. Ibid, p. 114.

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